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In re:

ADAM GROSSMAN,

Debtor.

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Page 1

DECLARATION OF D. MOEWES IN SUPPORT

Judge: Hon. Samuel J. Steiner

Chapter: Chapter 11 Hearing Date: March 11, 2011 Hearing Time: 9:30 a.m.

Hearing Site: 700 Stewart St., #8206

Seattle, WA 98101

UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE

Case No. 10-19817

DECLARATION OF DENICE MOEWES IN SUPPORT OF THE CHAPTER 11 TRUSTEE'S **OBJECTION TO THE DEBTOR'S MOTION TO CONVERT CASE FROM CHAPTER 11 TO CHAPTER 13 AND REPLY**

DENICE MOEWES declares under penalty of perjury of the laws of the State of Washington set forth below.

- 1. I am over the age of 21 and competent to make this declaration.
- 2. I am an attorney at the law firm of Wood & Jones, P.S. We represent Ronald G. Brown, the Chapter 7 trustee in the above-referenced bankruptcy case and plaintiff in this adversary proceeding.
- 3. The debtor does not qualify for a Chapter 13 as he exceeds the debt limits set forth in section 109 of the Bankruptcy Code and therefore does not qualify to file a chapter 13. See docket #39, Schedule D which lists secured debt of \$1,234,758.
- 4. The debtor filed amended schedules on March 4, 2011 which deleted three secured creditors and a total of \$921,000.00 from his schedules. See docket #96.
- 5. The debtor contends the divorce decree awards the wife the properties which were removed from the amended schedules (docket #96) and the obligations associated therewith. A true and correct copy of the Decree of Dissolution ("Decree") is attached hereto as Exhibit 1, the Order Denying

Wood & Jones, P.S. 303 North 67th Street Seattle, WA 98103 (206) 623-4382

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Reconsideration is attached hereto as Exhibit 2, and the Order Amending the Decree to Correct an Error is attached hereto as Exhibit 3.

- 6. The debtor did not list a secured debt owed to his company, Terrington Davis LLC on his schedules. See docket #16, 39, and 96. A true and correct copy of the Deed of Trust and Assignment of Rents between Ptarmigan Real Estate Fund LLC and Terrington Davies is attached hereto as Exhibit 4.
- 7. The debtor incorrectly listed the amount of the secured obligation to Abraham Wyner in his schedules. A true and correct copy of the Deed of Trust and Assignment of Rents between the debtor and Wyner is attached hereto as Exhibit #5.
- 8. The debtor incorrectly listed the amount of the secured obligation to Kerith Lisa in his schedules. A true and correct copy of the Deed of Trust and Assignment of Rents between the debtor and Lisa is attached hereto as Exhibit #6.
- 9. The debtor incorrectly listed the amount of the secured obligation to Jill & Bryan Reynolds in his schedules. A true and correct copy of the Deed of Trust and Assignment of Rents between the debtor and Reynolds is attached hereto as Exhibit #7.
- 10. The debtor states in his declaration in support of his motion to convert this case to a chapter 13 that he has just obtained a position at a real estate firm. A search of the Washington Department of Licensing reflects that Mr. Grossman does not now, nor has he ever been a broker or agent. A true and correct copy of the results of a search of the Washington Dept of Licensing database is attached hereto as Exhibit #8.
- 11. Mr. Grossman's lack of cooperation with the courts is apparently a continuing issue. A true and correct copy of the Decree of Dissolution, Ex 1 attached hereto, paragraph 3.15.
- 12. This Court previously ordered the debtor to produce a large number of documents, including documentation from which the recipients of fraudulent transfers could be ascertained. See docket #64, but the documents were not produced.

DECLARATION OF D. MOEWES IN SUPPORT

Wood & Jones, P.S. 303 North 67th Street Seattle, WA 98103 (206) 623-4382

The debtor and his wife have been separated since April 2009. See Exhibit 1, paragraph 13. 3.6. Dated this 9th day of March, 2011. WOOD & JONES, P.S. /s/ Denice E. Moewes Denice E. Moewes WSBA#19464 Attorney for Chapter 11 Trustee Ronald G. Brown Wood & Jones, P.S. DECLARATION OF D. MOEWES IN SUPPORT

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Page 3

303 North 67th Street Seattle, WA 98103

(206) 623-4382

Exhibit 1

	IN THE SUPERIOR COUF IN AND FOR KII	
In re	e the Marriage of:	
JILI	LIRINA BORODIN,	NO. 09-3-02955-9 SEA
	Petitioner,)	DECREE OF DISSOLUTION (Marriage)
	and)	
ADA	AM REED GROSSMAN,)	[X] CLERK'S ACTION REQUIRED [X] LAW ENFORCEMENT
	Respondent.)	NOTIFICATION, ¶ 3.10 BELOW
	I, JUDGMENT/ORD	ER SUMMARIES
1.1	RESTRAINING ORDER SUMMARY.	
1.1		
	Restraining Order Summary is set forth b	elow:
	Name of person(s) restrained:	ADAM R. GROSSMAN
	Name of person(s) protected:	JILL I. BORODIN
	See paragraph 3.10	
[
Viola	tion of a Restraining Order in Paragraph	3.10 Below With Actual Knowledge
Term	s is a Criminal Offense Under Chapter 2	6.50 RCW and Will Subject the Violat
Arres	st. RCW 26.09.050.	
*	(DCD) D 1 612	
WPF I	e (DCD) - Page 1 of 13 DR 04.0400 Mandatory (6/2008) - RCW 26.09.030;	
.040; .	070 (3)	ORIGINAL

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1.2 REAL PROPERTY JUDGMENT SUMMARY.

Real Property Judgment Summary is set forth below:

Assessor's property tax parcel number: 020850-0100-8 (Washington home)

1.3 MONEY JUDGMENT SUMMARY.

A.	Judgment Creditor Jill I. Borodin						
B.	Judgment Debtor	Adam Reed Grossman					
C.	Principal Judgment Amount (Property Settlement)	\$ 56,40 5 5 TBD					
D.	Interest to date of Judgment	N/A					
E.	Attorney's Fees						
F.	Costs	N/A					
G.	Other Recovery Amount:						
H.	Principal judgment shall bear interest at 12% per						
	annum.						
I.	Attorney's fees, costs and other recovery amounts shall						
	bear interest at 12% per annum.						
J.	Attorney for Judgment Creditor	Karma L. Zaike					
K.	Attorney for Judgment Debtor	Emily J. Tsai					

END OF SUMMARIES

II. BASIS

Findings of Fact and Conclusions of Law have been entered in this case.

III. DECREE

IT IS **DECREED** that:

3.1 STATUS OF THE MARRIAGE.

The marriage of the parties is hereby dissolved. Further references to the "Wife" shall be synonymous with the Petitioner, JILL I. BORODIN. Further references to the "Husband" shall be synonymous with the Respondent, ADAM R. GROSSMAN.

3.2 REAL PROPERTY.

Decree (DCD) - Page 2 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3) (B)

3.2.1 <u>6821 39th Avenue NE, Seattle, Washington</u>. The court finds that this property is community property. This property was purchased by the parties during their marriage. The court acknowledges that the husband signed a Quit Claim deed to the home in June, 2005. **Exhibit 55.** However, first and second mortgages on the home (Exhibits 29 and 30 respectively) were arranged by the husband, held only in the Wife's name, and the loan proceeds of \$101,617 were taken from the equity of the home and transferred to husband's businesses. (Exhibits 3, pg. 30, 349, 351, Tab F). The only testimony as to the value of the home was presented by the Wife to be \$480,000. There was no dispute that there were two mortgages which totaled over \$600,000 leaving negative equity of \$120,000, which is a community debt.

This property is awarded to the Wife as her sole and separate property, free and clear of any interest in the Husband. The Wife shall henceforth assume and pay all taxes, utilities, insurance, mortgage and other obligations on said property and hold the Husband harmless and indemnify him from any liability thereon.

3.2.2 <u>868 Montcrest Drive, Redding, CA</u>. Exhibit 351, Tab E, p. 31 The court finds that this property was purchased with community funds and is community property. This property is awarded to the wife.

The husband shall immediately sign all documents necessary to effectuate a prompt transfer of this property to the wife. If the Husband refuses to cooperate with immediate transfer of the property to the Wife, then attorney Krystina Larch or Margaret Doyle Fitzpatrick are appointed pursuant to CR 70 as a Commissioner in Fact to sign any necessary documents in the husband's stead.

The husband shall have the affirmative duty to disclose all aspects of ownership of the property to the wife and he shall further cooperate in signing any documents necessary to transfer the home to the Wife. The husband shall report the sale on his tax return and he shall bear any tax consequences of the sale.

3.2.3 <u>20710 Glennview Drive, Cottonwood, CA</u>. The court finds that this property was purchased during the marriage and is community property. This property is awarded to the husband.

Decree (DCD) - Page 3 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

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- 3.2.4 1679 Strauss Lane, Redding, Ca. The court finds that this property, which was purchased by husband in 1989 before marriage, is the husband's separate property. The Husband shall assume and pay all taxes, utilities, insurance, mortgage and other obligations on said property. Because the husband has a HELOC in both his and wife's name, Husband shall immediately refinance this property to remove the wife's name from the mortgage.
- 3.2.3 773 Metro Way, Redding, Ca. The home was inherited by Mr. Grossman during the marriage and the court finds that this is his separate property. The home shall be awarded to the husband free and clear of any interest in the wife. The Husband shall henceforth assume and pay all taxes, utilities, insurance, mortgage and other obligations on said property and hold the Wife harmless and indemnify her from any liability thereon. If there are undisclosed liens on the 868 Montcrest property or the 20710 Glennview property that the husband fails to immediately remove, then this property may be sold to satisfy the liens.

3.3 EMPLOYMENT BENEFITS.

Each party shall retain as his or her sole and separate property, free and clear of any interest in the other, all those rights and benefits which have been derived as the result of his or her past or present employment, union affiliations, military service, United States or other citizenship and/or residence within a state including, but not limited to:

Various forms of insurance, right to social security payments, welfare payments, unemployment compensation payments, disability payments, Medicare and Medicaid payments, retirement benefits, sick leave benefits, educational benefits and grants, interests in health or welfare plans, interests in profit-sharing plans, and all other legislated, contractual and/or donated benefits, whether vested or non-vested and whether directly or indirectly derived through the activity of that specific party; provided, however, that said benefit or benefits have not been otherwise divided below. Each party is specifically awarded his or her own retirement and 401(k)/403(b) benefits.

3.4 PROPERTY TO BE AWARDED TO THE HUSBAND.

ras shown in exhibit A attached 15 The Husband is awarded as his separate property, free and clear of any right, title or claim of the Wife, the following property, and the Wife hereby quit claims and conveys all of said property to the Husband. This Decree, when executed, shall serve as a document of conveyance from the Wife to the Husband of the following property:

Decree (DCD) - Page 4 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

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- All furniture, furnishings, clothing, personal items and personal property of 3.4.1 any description presently in his possession.
- 3.4.2 All bank accounts, savings accounts and credit union accounts in his name only.
- All life insurance policies insuring his life, for which the Wife is hereby 3.4.3 divested of any interest as beneficiary.
- The following automobile: 2005 Chevrolet Malibu. The Husband shall 3.4.4 become solely obligated for all payments due or which may become due for the use, operation, maintenance and financing thereof, and shall hold the Wife harmless thereon.
- Any property acquired by the Husband prior to marriage or subsequent to the 3.4.5 date of the parties' separation unless otherwise specifically awarded to the Wife herein.
- All right, title and interest in and to the business known as Terrington Davies LLC, Terrington Davies Capital Management LLC, Terrington Davies Tanager Fund LP and Ptarmigan Fund and all assets thereto, including but not limited to bank accounts, accounts receivables, work in progress. The Husband shall hold the Wife harmless and indemnify her from any debts associated with these businesses.

3.5 PROPERTY TO BE AWARDED TO THE WIFE.

-as shown in exhibit A attached The Wife is awarded as her separate property, free and clear of any right, title or claim of the Husband, the following property, and the Husband hereby quit claims and conveys all of said property to the Wife. This Decree, when executed, shall serve as a document of conveyance from the Husband to the Wife of the following property:

- All furniture, furnishings, clothing, personal items and personal property of 3.5.1 any description presently in her possession.
- 3.5.2 All bank accounts, savings accounts and credit union accounts in her name only.
- All life insurance policies insuring her life, for which the Husband is hereby 3.5.3 divested of any interest as beneficiary.

Decree (DCD) - Page 5 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)



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- 3.5.4 The Fidelity account -7955 with an approximate balance of \$236 (Ex 302). The husband shall cooperate in signing any documents needed to permanently close this account.
- 3.5.5 The following automobile: 2001 Toyota. The Wife shall become solely obligated for all payments due or which may become due for the use, operation, maintenance and financing thereof, and shall hold the Husband harmless thereon.
- 3.5.6 The Wife's 403(b) retirement account.
- 3.5.7 Any property acquired by the Wife prior to marriage or subsequent to the date of the parties' separation.
- 3.5.8 The Fidelity Roth IRA -8269 and Fidelity -1338 held in the wife's name.
- 3.5.9 Cash property settlement of \$56,405 to equalize the property division payable by the husband to the wife. The Wife shall have a judgment against the Husband for this amount.

3.6 LIABILITIES TO BE PAID BY THE HUSBAND.

Unless otherwise provided herein, the Husband shall pay all liabilities incurred by him since the date of separation, which was April 15, 2009.

The Husband shall pay the following community or separate liabilities:

- 3.6.1 Any and all debt associated with Terrington Davies LLC, Terrington Davies Capital Management LLC, Terrington Davies Tanager Fund LP and Ptarmigan Fund whether said debt was incurred under the business names or the husband's name personally.
- 3.6.2 The Citibank Student Loan account -1125-70 (Ex 3(b), p. 16, Ex 297.
- 3.6.3 The following debts:
 - Amazon.com Chase account -7314 (Exhibit 286)
 - Slate Chase acct -6457 (Ex 287)
 - AAA Chase acct 3915 (Ex 288-89)
 - Discover acct -0579 (Ex 290-92)
 - Citicard -4425 (Ex 293)

Decree (DCD) - Page 6 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

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• MIT Worldpoints Bank of America -7336 (Ex 294)

3.6.4 All debts in his name only.

If for any reason the Wife must pay on or has collection taken against her on debts payable by the Husband, the Wife may seek a judgment against the Husband for any amounts she has paid, plus reasonable attorney's fees and court costs. Said judgment may be obtained under this cause number by proof from affidavit on the Family Law Motions Calendar unless the Judge/Commissioner determines to set the matter for testimonial hearing.

If said debts are not so maintained, the Wife shall request the specific sums necessary for maintaining said debts from the Husband and he shall pay these amounts to her as a part of the Court's order for support. The Wife shall in turn make said debt payments. If this fails, the Wife may apply to this Court for judgment against the Husband for these amounts, which judgment may then be enforced by the Wife for the repayment of community debts. Because this paragraph is in lieu of maintenance, these debts may not be discharged in bankruptcy.

The assumption of indebtedness by the Husband above is necessary for the maintenance and support of the Wife and shall be considered a duty directly related to her support; provided, however, that payment of said debts shall not be considered deductible as alimony for income tax purposes by the Husband, nor includable as income by the Wife. The Husband's assumption of indebtedness, however, shall not be dischargeable in bankruptcy so as to allow a third-party creditor to claim against the Wife. Furthermore, the remarriage or death of either party shall not affect or terminate the Husband's obligation to pay these debts.

3.7 LIABILITIES TO BE PAID BY THE WIFE.

Unless otherwise provided herein, the Wife shall pay all liabilities incurred by her since the date of separation, which was April 15, 2009.

The Wife shall pay the following community or separate liabilities:

- 3.7.1 American express account in wife's name.
- 3.7.2 Alaska Airlines Visa -7563 and -5286.

Decree (DCD) - Page 7 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

Decree (DCD) - Page 8 of 13

.040; .070 (3)

WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030;

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Violation of a Restraining Order in Paragraph 3.8 With Actual Knowledge of its Terms Is a Criminal Offense Under Chapter 26.50 RCW and Will Subject the Violator to Arrest. RCW 26.09.060.

[x] Clerk's Action. The clerk of the court shall forward a copy of this order, on or before the next judicial day, to: Seattle Police Department law enforcement agency which shall enter this order into any computer-based criminal intelligence system available in this state used by law enforcement agencies to list outstanding warrants.

(A law enforcement information sheet must be completed by the party or the party's attorney and provided with this order before this order will be entered into the law enforcement computer system.)

Service

- [x] The restrained party or attorney appeared in court or signed this order; service of this order is not required.
- [] The restrained party or attorney did not appear in court; service of this order is required.

The protected party must arrange for service of this order on the restrained party. File the original Return of Service with the clerk and provide a copy to the law enforcement agency listed above.

Expiration

This restraining order expires on: (month/day/year) <u>December 14, 2020.</u>
This restraining order supersedes all previous temporary restraining orders in this cause number.

[x] Any temporary restraining order signed by the court in this cause number is terminated. *Clerk's Action*. The clerk of the court shall forward a copy of this order, on or before the next judicial day, to: <u>Seattle Police Department</u> law enforcement agency where *Petitioner* resides which shall enter this order into any computer-based criminal intelligence system available in this state used by law enforcement agencies to list outstanding warrants.

Full Faith and Credit

Pursuant to 18 U.S.C. § 2265, a court in any of the 50 states, the District of Columbia, Puerto Rico, any United States territory, and any tribal land within the United States shall accord full faith and credit to the order.

3.11 PROTECTION ORDER.

Does not apply.

Decree (DCD) - Page 9 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

3.12 JURISDICTION OVER THE CHILDREN.

The Court has jurisdiction over the children as set forth in the Findings of Fact and Conclusions of Law.

3.13 PARENTING PLAN.

The parties shall comply with the Permanent Parenting Plan signed by the Court on this date. The Parenting Plan signed by the Court is approved and incorporated as part of this Decree.

3.14 CHILD SUPPORT.

Child support shall be paid in accordance with the Order of Child Support signed by the Court on this date. This Order is incorporated as part of this Decree.

3.15 ATTORNEY'S FEES, OTHER PROFESSIONAL FEES AND COSTS.

Attorney's fees shall be awarded to the Wife based on the husband's intransigence in this matter in failing to provide discovery concerning his businesses. The Wife's financial expert, Steven Kessler, testified that he was unable to render an opinion of value of the Husband's businesses because the Husband refused to provide the requested documentation. Counsel for the Wife shall submit an attorney fee declaration within 10 days of the date of this order and the court shall determine the reasonable fee award

3.16 NAME CHANGES.

Does not apply.

3.17 OTHER. THE BOOK TO BE THE CONTRACT OF THE PARTY OF T

3.17.1 <u>Undisclosed Debts</u>. Any debt or obligation, not specifically awarded herein, incurred by either party, shall be the sole and separate obligation of the party who incurred it and who failed to disclose it in this Decree. If an undisclosed debt was incurred by the parties jointly, then the parties shall remain jointly liable.

Decree (DCD) - Page 10 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

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- 3.17.2 <u>Undisclosed Assets</u>. There are no known assets (i.e., bank accounts, retirement accounts, investment accounts, etc.) which have not been divided by the parties prior to the date of this Decree or by this Decree. Any assets owned by the parties on the date of this Decree which either party has failed to disclose shall be divided 50/50 by the court upon motion by either party.
- 3.17.3 Revocation of Wills, Powers of Attorney and Other Instruments. All previous wills, powers of attorney, contracts and community property agreements between the parties hereto are hereby revoked and the parties are prohibited from exercising same.
- 3.17.4 Federal Income Tax. The parties shall file separately for the year 2010. The Wife shall claim the interest deduction for all house payments made on the Seattle house during tax year 2010. In the event that any prior income tax returns of the parties should be audited for any year during the marriage, any additional tax found to be due (including penalties and interest) shall be paid equally 50/50 by the parties, and any refund due shall be divided 50/50.
- 3.17.5 Warranty Against Liens. Each party warrants to the other that there are no undisclosed liens, encumbrances, or defects of title attached to or affecting any of the property awarded to the other party herein. Should any encumbrances, liens or clouds of title created or incurred prior to the date of recording this Decree exist but not be disclosed herein, the party incurring the encumbrance, lien or clouds of title shall be responsible and shall pay all costs (including attorney's fees) for removing the lien, encumbrance or cloud of title from the property. Should the encumbrance, lien or cloud of title have been acquired or incurred jointly, each party shall pay for one-half of the encumbrance, lien or cloud of title and one-half of the attorney's fees and costs incurred in removing the encumbrance, lien or cloud of title from the property.
- 3.17.6 Performance of Necessary Acts. Each party shall execute any and all deeds, bills of sale, endorsements, forms, conveyances or other documents, and perform any act which may be required or necessary to carry out and effectuate any and all of the purposes and provisions herein set forth. Upon the failure of either party to execute and deliver any such deed, bill of sale, endorsement, form, conveyance or other document to the other party, the Decree shall constitute and operate as such properly executed document. The County Auditor and any and all other public and private officials are

Decree (DCD) - Page 11 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

authorized and directed to accept the Decree or a properly certified copy thereof in lieu of the document regularly required for the conveyance or 2 transfer. 3 3.17.7 Protective order for wife's confidential health care records. Testimony 4 revealed that the husband had obtained confidential health care records belonging to the Wife associated with marital therapy. Mr. Grossman is 5 ordered to immediately turn over all copies in his possession to Rabbi 6 Borodin's attorney any documents in his possession or over which he has control related to marital counseling or any other medical or mental health record. Mr. Grossman shall destroy and confirm in a sworn statement to 8 Rabbi Borodin that he has destroyed all electronic versions of any health care records. The making of additional copies shall be prohibited, in any format 9 or means, including digitization, scanning, Xeroxing, photographing, etc., except as stated above. 10 11 DATED: (2/14/10 12 JUDGE MARIANE SPEARMAN 13 14 Petitioner or Petitioner's Attorney: A signature below is actual notice of this order. 15 Presented by: [X]16 MICHAEL W. BUGNI & ASSOC., PLLC 17 18 KARMA L. ZAIKE, WSBA#31037 19 Petitioner/Wife Attorney for Petitioner/Wife Date: Dec 20 21 Respondent or Respondent's Attorney: 22 A signature below is actual notice of this order. Approved for Entry: 23 [X]Notice for presentation waived: [X]24 25

Decree (DCD) - Page 12 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3)

Decree (DCD) - Page 13 of 13 WPF DR 04.0400 Mandatory (6/2008) - RCW 26.09.030; .040; .070 (3) VIII LE LI U

DOS 4-15-09

ASSETS	Exhibit	Gross	Liens &	NET	TO WIFE		TO HUSBAND	
& DEBTS	#	Value	Encumbrances	VALUE	COMM	SEPARATE	COMM	SEPARATE
1 6821 39th Ave NE, Seattle	3b	480,000	600,629	-120,629	-120,629			
2 868 Montcrest, Redding, CA	3	227,500		227,500	227,500			
3 20710 Glenview Dr, Cottonwd, CA	3	264,500		264,500			264,500	
4 1679 Strauss Lane, Redding, CA		х		x				x
5 773 Metro Street, Redding, CA		х		х				Х
6 Wife's retirement fund	69	152,581		152,581	124,846	27,735		
7 Citibank student loan	3b	-69,201		-69,201			-69,201	
8 Sallie Mae student Ioan	3b	-66,253		-66,253	-66,253			
9 Amazon.com Chase #7314	286	-5,114		-5,114			-5,114	
10 Slate Chase #6457	287	-5,243		-5,243			-5,243	
11 AAA Chase #3915	289	-24,807		-24,807			-24,807	
12 Discover #0579	270	-7,205		-7,205			-7,205	
13 Citicard #4425	293	-1,832		-1,832			-1,832	
14 MIT BOA #7336	294	-36,552		-36,552				-36,552
15 Costco AmEx	31	-124		-124	-124			
16 AA Visa #7563	31	-9,985		-9,985	-9,985			
17 AA Visa #5286	31	-3,281		-3,281	-3,281			
18 US Air MC #7694	31	-873		-873	-873			
19				0				
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49				0				
50				0				
TOTALS - ALL COLUMNS		894,111	600,629	293,482	151,201	27,735	151,098	-36,552
TOTALS - COMMUNITY ONLY	•			302,299	151,201		151,098	
	l		MAR	RITAL LIEN >	-52		52	1
Wife's percentage (entered by user)	50.0%		Each party's	s total dollars	151,150		151,150	
Husband's percentage (automatic)	50.0%		Each party's	s percentage	50%		50%	
Reimbursements owed outside the division of community property:								
Husband owes wife:								
Husband owes wife:								
Husband owes wife:								
Wife owes husband:								
Wife owes husband:								ı
				wes husband:				
FINAL TRANSFER PAYMENT = MARITAL LIEN + SUM OF REIMBURSEMENTS >5252								

Exhibit 2

RECEIVED

JAN 10 2011

MICHAEL BUGNI & ASSOC.

IN THE SUPERIOR COURT OF WASHINGTON FOR KING COUNTY

In re the Marriage of:

No. 09-3-02955-9 SEA

JILL IRINA BORODIN,

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Petitioner,

VS.

ADAM REED GROSSMAN,

Respondent

ORDER DENYING RESPONDENT'S MOTION FOR RECONSIDERATION

THIS MATTER, having come on regularly before the above-entitled Court upon Respondent's motion for reconsideration of the Decree of Dissolution and Final Parenting Plan entered on December 14, 2010, and the Court having considered the Respondent's motion and Respondent's declaration in support of said motion, NOW, THEREFORE,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. Respondent's motion for either a new trial or to reopen the trial so that the Respondent can present additional testimony is DENIED. Both the Petitioner and the Respondent were allotted equal amounts of trial time to present their respective cases. The decision by counsel to allow more trial time for the Respondent's witnesses to testify than the Respondent himself is not grounds for a new trial or grounds to re-open the trial.

Judge Mariane Spearman 516 3rd Avenue, Room C203 Seattle, Washington 98104 (206) 296-9490

ORDER 1 of 3



- 2. Respondent's motion to re-characterize the Glennview Drive property as the Respondent's separate property is DENIED. Although this property was purchased after the date of separation, the Respondent used \$135,000 of community funds from the Tarrington Davies LLC account to acquire this property. Further, exhibit 351 which purports to be a Deed of Trust on the Glennview Drive property is signed only by the Respondent himself calling into question the authenticity of this document.
- 3. Respondent's motion to re-characterize the credit card debts in wife's name in exhibit 31 as separate property is DENIED.
- 4. Respondent's motion to reconsider the award of personal property in each party's possession is DENIED. There was no testimony from the Respondent at trial regarding any personal property in the house that he wanted. The Respondent' spreadsheet outlining his proposed allocation of assets and debts in Exhibit 330 was never offered or admitted as an exhibit during the trial.
- 5. Respondent's motion to re-value the Petitioner's retirement accounts is DENIED.
- 6. Respondent's motion to reconsider the award of attorney's fees against the husband is DENIED.
- 7. Respondent's motion to reconsider an award of attorney's fees against the wife is DENIED.
- 8. Respondent's motion to reconsider the order warranting against liens in the decree is DENIED.
- 9. The Respondent's motion to clarify the Decree so that the \$6,000 judgment against the husband for back daycare offsets any day care debt owed is DENIED as there was no testimony at trial regarding any outstanding daycare debt.
- 10. The Respondent's motion to reconsider the order of supervised visitation and the payment of such supervision 100% by the father in the Parenting Plan is DENIED.
- 11. The Respondent's motion to reconsider the provision in the Parenting Plan that the father's supervised visitation time may not interfere with the mother's religious practices is DENIED

Judge Mariane Spearman 516 3rd Avenue, Room C203 Seattle, Washington 98104 (206) 296-9490

Dated this _____day of January, 2011.

MARIANE C. SPEARMAN, Judge

Judge Mariane Spearman 516 3rd Avenue, Room C203 Seattle, Washington 98104 (206) 296-9490

Exhibit 3

RECEIVED
JAN 19 2011
MICHAEL BUGNI & A
I WILLIAM DUMINI & A
IN THE SUPERIOR COURT OF WASHINGTON
FOR KING COUNTY

In re the Marriage of:

JILL BORODIN,

Petitioner,

vs.

ADAM GROSSMAN,

Respondent

No. 09-3-02955-9 SEA

ORDER AMENDING DECREE
NUNC PRO TUNC TO CORRECT
CLERICAL ERROR

THIS MATTER, having come on regularly before the above-entitled Court upon Petitioner's motion to correct a clerical error contained in the Decree of Dissolution dated December 14, 2010, and the Court having considered all documents submitted in support of and in opposition to said motion, being otherwise fully advised in the premises, NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that the parties' Decree of Dissolution is amended Nunc Pro Tunc to include the following language in section 3.6 of the Decree LIABILITIES TO BE PAID BY THE HUSBAND:

3.6.5 The Wells Fargo mortgage (account ending 5963-1998) and HELOC (account ending 5544) associated with the Strauss Lane property (Exhibit 20, p. 1339).

Judge Mariane Spearman 516 3rd Avenue, Room C203 Seattle, Washington 98104 (206) 296-9490

ORDER 1 of 2



IT IS FURTHER ORDERED that all other provisions of the Decree of Dissolution not specifically amended or modified herein, shall remain in full force and effect. $\frac{18}{8}$ day of January , 2011. MARIANE C. SPEARMAN, Judge Judge Mariane Spearman 516 3rd Avenue, Room C203 Seattle, Washington 98104

Case 10-19817-MLB Doc 115 Filed 03/09/11 Ent. 03/09/11 15:36:45 Pg. 26 of 44

ORDER 2 of 2

(206) 296-9490

Exhibit 4

2010-0039959

gy. Df

Recorded
Official Records
County of
Shasta
Leslie Morgan

REC FEE

37.00

RECORDING REQUESTED BY

Ptarmigan RE Fund LLC

ORDER # APN

WHEN RECORDED MAIL TO

Name Ptarmigan RE Fund LLC

Street

Address 5766 27th Ave NE

City

State Seattle WA 98115

Ζĺρ

Shasta | Leslie Morgan | Assessor-Recorder | | PM | 12:42PM 20-Dec-2010 | Page 1 of 3

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Deed of Trust and Assignment of Rents

This Deed of Trust, made this	10	day of	Out	,2010	, between
Ptarmigan Real Es					g Member Terringle
Davies Capital	Management	ill o	is Trust	2 e	Terrington
Davies Capital Davies Capital whose address is 6821 39th	tal Mana Navenue NE	gem ervi	ttle 7	Trusteg	, herein called TRUSTOR, 98115
(number and street)			city)	(sta	te) (zip)
FIRST AMERICAN TITLE	INSURANCE COMPA	NY, a Cal	ifornia co	rporation	, herein called TRUSTEE, and
Terrington Davies	LLC				
					, herein called BENEFICIARY,
Witnesseth: That Trustor IRREVE that property in the City of Red California, described as:			D ASSIGNS TO County of S		r, with power of sale,
868 Montcrest Driv	re, Redding,	CA, 9600	3, Parcel	#117-460-0	74-000
					•

Together With the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the Purpose of Securing:

1. Performance of each agreement of Trustor herein contained, 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 18,000 executed by Trustor in favor of Beneficiary or order, 3, Payment of such further sums as the then record owner of said property hereafter may borrow from Beneficiary, when evidenced by another note (or notes) reciting it is so secured.

To Protect the Security of This Deed of Trust, Trustor Agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, furnigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

DEED OF TRUST AND ASSIGNMENT OF RENTS

Page 1 of 3

- (2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.
- (4) To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.
- Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.
- (5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.
- (6) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.
- (7) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.
- (8) That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.
- (9) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto". Five years after issuance of such full reconveyance, Trustee may destroy said note and this Deed (unless directed in such request to retain them).
- (10) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving onto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured bereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (11) That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto.

(12) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

(13) That this Deed applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural,

(14) That Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address hereinbefore set forth.

Managing Member, Terrington

Managing Manber Terrington Darring Capital

R. GROSSMAN Management LC thee

Davies Captital Management LLL, Trustee

ACKNOWLEDGMENT

State of California Acounty of Shaster M8

on December 20,2010 before me, MBaddwin (Notary Public (Here INSERT NAME AND TITLE OF THE OFFICER)

personally appeared

. Grossman who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(les), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Signature/ (Seal)

M. BALDWIN Commission # 1757540 Notary Public - California Shatta County My Comm. Expires Jul 16, 201

Exhibit 5

2010-0039956

12:42PM 20-Dec-2010 | Page 1 of 3

I REC FEE

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Official Records County of Shasta

Leslie Morgan Assessor-Recorder Da

37,00

recording requested by
ADAM R. GROSSMAN

ORDER #

WHEN RECORDED MAJE TO

Name Abraham Wyner

Street

Address 1309 Sussex Road

City

state Wynnewood, PA 19096

Ζĺρ

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Deed of Trust and Assignment of Rents

This Deed of Trust, made this

day of

March

2010

, between

ADAM R. GROSSMAN

, herein called TRUSTOR,

whose address is 6821 39th Avenue NE

Seattle

WA

98115

(number and street)

(city)

(state)

(zip)

FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation

, herein called TRUSTEE, and

Abraham Wyner

, herein called BENEFICIARY,

Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that property in the City of Redding , County of Shasta

California, described as:

773 Metro Way, Redding, CA, 96003, Parcel #116-250-048-000

Together With the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the Purpose of Securing:

1. Performance of each agreement of Trustor herein contained. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 15,000 executed by Trustor in favor of Beneficiary or order. 3, Payment of such further sums as the then record owner of said property hereafter may borrow from Beneficiary, when evidenced by another note (or notes) reciting it is so secured.

To Protect the Security of This Deed of Trust, Trustor Agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, furnigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general

DEED OF TRUST AND ASSIGNMENT OF RENTS

Page 1 of 3

- (2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.
- (4) To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

- (5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured bereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.
- (6) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.
- (7) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so 10 pay.
- (8) That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.
- (9) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto". Five years after issuance of such full reconveyance, Trustee may destroy said note and this Deed (unless directed in such request to retain them).
- (10) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving onto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (11) That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, 'frustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby, and the remainder, if any, to the person or persons legally entitled thereto.

(12) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustor, Trustee and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

(13) That this Deed applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural. (14) That Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale bereunder be mailed to him at his address hereinbefore set forth. **ACKNOWLEDGMENT** State of California country of Shaster
on December 20,2010 before me, MBaldwin (Notary Public) (HERE INSERT NAME AND TITLE OF THE OFFICER) personally appeared P. Grossman who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct Signature (Seal) M. BALDWIN Commission # 1757540

DEED OF TRUST AND ASSIGNMENT OF RENTS

Page 3 of 3

Notary Public - California Shasta County My Comm. Expires Jul 16, 2011

Exhibit 6

2010-0039958

Recorded Official Records County of Shasta Leslie Morgan

37.09

Assessor-Recorder

I REC FEE

12:42PM 20-Dec-2010 | Page 1 of 3

RECORDING REQUESTED BY ADAM R. GROSSMAN

OSDER # APN

WHEN RECORDED MAIL TO

Nama Kerith Lisa

Address PO Box 42691

City

Tucson AZ 85733

SPACE ABOVE THIS LINE FOR RECORDER'S USE -

Deed of Trust and Assignment of Rents

This Deed of Trust, made this

day of

May 2010

. between

ADAM R. GROSSMAN

, herein called TRUSTOR,

whose address is 6821 39th Avenue NE

Seattle

WA 98115

(zip)

(number and street)

(city)

(state)

FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation

, herein called TRUSTEE, and

Kerith Lisa

, herein called BENEFICIARY.

Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, , County of Shasta that property in the City of Redding California, described as:

773 Metro Way, Redding, CA, 96003, Parcel #116-250-048-000

Together With the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the Purpose of Securing:

1. Performance of each agreement of Trustor herein contained, 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 12,000 executed by Trustor in favor of Beneficiary or order. 3, Payment of such further sums as the then record owner of said property bereafter may borrow from Beneficiary, when evidenced by another note (or notes) reciting it is so secured.

To Protect the Security of This Deed of Trust, Trustor Agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prime and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

DEED OF TRUST AND ASSIGNMENT OF RENTS

Peca 1 of 3

- (2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default bereunder or invalidate any act done pursuant to such notice.
- (3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to forcelose this Deed.
- (4) To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encommonances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.

Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.

- (5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.
- (6) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is bereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.
- (7) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for fallure so to pay.
- (8) That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.
- (9) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto". Five years after issuance of such full reconveyance, Trustee may destroy said note and this Deed (unless directed in such request to retain them).
- (10) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving onto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due end unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (11) That upon default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby.

After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law. Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purebase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date bereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

(12) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is altusted, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Truster, Trustee and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

DEED OF TRUST AND ASSIGNMENT OF RENTS

Pega 2 of 1

(13) That this Deed applies to, incres to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural. (14) That Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee. The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale herounder be malled to him at his address hereinbefore set forth. **ACKNOWLEDGMENT** State of California County of Shouter on December 20,2010 before me, MBaldwin (Notary Public (HERE INSERT NAME AND TITLE OF THE OFFICER) personally appeared a. Grossman who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(les), and that by his/her/their aignature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official Signature M. BALDWIN (Seal) Commission # 1757540 Notary Public - California Shasta County

DEED OF TRUST AND ASSIGNMENT OF RENTS

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My Comm. Expires Jul 16, 2011

Exhibit 7

2010-0039957

12:42PM 20-Dec-2010 | Page 1 of 3

REC FEE

Recorded

Official Records County of

> Shasta Leslie Morgan

Assessor-Recorder

37.00

RECORDING REQUESTED BY

ADAM R. GROSSMAN

ORDER# APN

WHEN RECORDED MAIL TO

Adam R. Grossman

Address 5766 27th Ave NE

Фij

Seattle WA 98105 State

Zip

SPACE ABOVE THIS LINE FOR RECORDER'S USE -

Deed of Trust and Assignment of Rents

This Deed of Trust, made this

day of

May 2010

, between

ADAM R. GROSSMAN

, herein called TRUSTOR,

whose address is 6821 39th Avenue NE

Seattle

98115 WA

(number and street)

(city)

(state)

(zip)

FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation

, herein called TRUSTEE, and

Jill Reynolds

, herein called BENEFICIARY,

Witnesseth: That Trustor IRREVOCABLY GRANTS, TRANSFERS AND ASSIGNS TO TRUSTEE IN TRUST, WITH POWER OF SALE, that property in the City of Redding , County of Shasta

California, described as:

1679 Strauss Lane, Redding, CA, 96003, Parcel #116-410-024-000

Together With the rents, issues and profits thereof, SUBJECT, HOWEVER, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

For the Purpose of Securing:

1, Performance of each agreement of Trustor herein contained. 2. Payment of the indebtedness evidenced by one promissory note of even date herewith, and any extension or renewal thereof, in the principal sum of \$ 25,000 executed by Trustor in favor of Beneficiary or order. 3, Payment of such further sums as the then record owner of said property hereafter may borrow from Beneficiary, when evidenced by another note (or notes) reciting it is so secured.

To Protect the Security of This Deed of Trust, Trustor Agrees:

(1) To keep said property in good condition and repair; not to remove or demolish any building thereon; to complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and to pay when due all claims for labor performed and materials furnished therefor; to comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; not to commit or permit waste thereof; not to commit, suffer or permit any act upon said property in violation of law; to cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

DEED OF TRUST AND ASSIGNMENT OF RENTS

Page 1 of 3

- (2) To provide, maintain and deliver to Beneficiary fire insurance satisfactory to and with loss payable to Beneficiary. The amount collected under any fire or other insurance policy may be applied by Beneficiary upon any indebtedness secured hereby and in such order as Beneficiary may determine, or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (3) To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum, in any such action or proceeding in which Beneficiary or Trustee may appear, and in any suit brought by Beneficiary to foreclose this Deed.
- (4) To pay: at least ten days before delinquency all taxes and assessments affecting said property, including assessments on appurtenant water stock; when due, all encumbrances, charges and liens, with interest, on said property or any part thereof, which appear to be prior or superior hereto; all costs, fees and expenses of this Trust.
- Should Trustor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purposes; appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees.
- (5) To pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the amount allowed by law in effect at the date hereof, and to pay for any statement provided for by law in effect at the date hereof regarding the obligation secured hereby any amount demanded by the Beneficiary not to exceed the maximum allowed by law at the time when said statement is demanded.
- (6) That any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is hereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.
- (7) That by accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.
- (8) That at any time or from time to time, without liability therefore and without notice, upon written request of Beneficiary and presentation of this Deed and said note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge hereof.
- (9) That upon written request of Beneficiary stating that all sums secured hereby have been paid, and upon surrender of this Deed and said note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto". Five years after issuance of such full reconveyance, Trustee may destroy said note and this Deed (unless directed in such request to retain them).
- (10) That as additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority, during the continuance of these Trusts, to collect the rents, issues and profits of said property, reserving onto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.
- (11) That upon default by Trustor in payment of any indehtedness secured hereby or in performance of any agreement hereunder, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written notice of default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Beneficiary also shall deposit with Trustee this Deed, said note and all documents evidencing expenditures secured hereby.

After the tapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine, at public auction to the highest bidder for each in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person, including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of: all sums expended under the terms hereof, not then repaid, with accrued interest at the amount allowed by law in effect at the date hereof; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

(12) Beneficiary, or any successor in ownership of any indebtedness secured hereby, may from time to time, by instrument in writing, substitute a successor or successors to any Trustee named herein or acting hereunder, which instrument, executed by the Beneficiary and duly acknowledged and recorded in the office of the recorder of the county or counties where said property is situated, shall be conclusive proof of proper substitution of such successor Trustee or Trustees, who shall, without conveyance from the Trustee predecessor, succeed to all its title, estate, rights, powers and duties. Said instrument must contain the name of the original Trustee, and Beneficiary hereunder, the book and page where this Deed is recorded and the name and address of the new Trustee.

(13) That this Deed applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledges, of the note secured hereby, whether or not named as Beneficiary herein. In this Deed, whenever the context so requires, the masculine gender includes the ferninine and/or neuter, and the singular number includes the plural.

(14) That Trustee accepts this Trust when this Deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Trustor, Beneficiary or Trustee shall be a party unless brought by

The undersigned Trustor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at his address hereinbefore set forth.

ACKNOWLEDGMENT

county of Shaster on December 20,2010 before me, MBaldwin (Notary Public)

(HERE INSERT NAME AND TITLE OF THE OFFICER)

personally appeared

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Signature (Seal)

M. BALDWIN Commission # 1757540 Notary Public - California **Shasta County** My Comm. Expires Jul 16, 2011

DEED OF TRUST AND ASSIGNMENT OF RENTS

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Exhibit 8

Search

BUSINESS & PROFESSIONAL LICENSES

Take a quick Survey **Search Results**

Your Search Criteria:

License Type: Real Estate Last Name: Grossman First Name: Adam County: All Counties

No matches were found for your search.

Information Current as of 03/09/2011 3:05AM Pacific Time



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New Search